

United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
Dwayne Martinez Kirkland
Debtor

Case No. 16-11293-elf
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Virginia
Form ID: 318

Page 1 of 2
Total Noticed: 27

Date Rcvd: Jan 27, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 29, 2020.

db +Dwayne Martinez Kirkland, 7822 Centaur Place, Philadelphia, PA 19153-1712
13708100 +Bank of America N.A., P O Box 982284, El Paso, TX 79998-2284
14389270 +Global Lending Svcs., PO Box 10437, Greenville, SC 29603-0437
13681837 NAVIENT, 300 CONTINENTAL DR, Odessa, DE 19730
13681844 +PFCU, PO BOX 77404, EWING, NJ 08628-6404
13719991 +TIMOTHY ZEARFOSS ESQ, 143-145 LONG LANE, UPPER DARBY, PA 19082-3116
13681848 +Xerox Soluti, 800 French, Wilmington, DE 19801-3594

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr

EDI: BTPDERSHAW.COM Jan 28 2020 08:13:00 TERRY P. DERSHAW, Dershaw Law Offices,
P.O. Box 556, Warminster, PA 18974-0632
smg E-mail/Text: megan.harper@phila.gov Jan 28 2020 03:22:23 City of Philadelphia,
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
Philadelphia, PA 19102-1595
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 28 2020 03:22:07
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 28 2020 03:22:22 U.S. Attorney Office,
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13691886 EDI: PHINAMERI.COM Jan 28 2020 08:13:00 Americredit Financial Services dba GM Financial,
PO Box 183853, Arlington TX 76096
13681830 +EDI: BANKAMER.COM Jan 28 2020 08:08:00 Bank Of America, Nc4-105-03-14, Po Box 26012,
Greensboro, NC 27420-6012
13681831 +EDI: CAPITALONE.COM Jan 28 2020 08:13:00 Capital One, Attn: Bankruptcy, Pob 30253,
Salt Lake City, UT 84130-0253
13681832 +E-mail/PDF: creditonebknofications@resurgent.com Jan 28 2020 03:17:13 Credit One Bank Na,
Po Box 98873, Las Vegas, NV 89193-8873
13681833 +EDI: AMINFOFP.COM Jan 28 2020 08:13:00 First Premier Bank, 601 S Minnesota Ave,
Sioux Falls, SD 57104-4868
13681834 +EDI: PHINAMERI.COM Jan 28 2020 08:13:00 GM FINANCIAL, 801 CHERRY STREET, STE 3500,
Fort Worth, TX 76102-6854
13681836 EDI: MID8.COM Jan 28 2020 08:13:00 MIDLAND FUNDING, 2365 NORTHRIDGE DR, STE 300,
San Diego, CA 92108
13681835 +EDI: TCISOLUTIONS.COM Jan 28 2020 08:13:00 Mid America Bank & Tru, 5109 S Broadband Ln,
Sioux Falls, SD 57108-2208
13758423 +EDI: TCISOLUTIONS.COM Jan 28 2020 08:13:00 Mid America Bank & Trust, Total Visa,
5109 S. Broadband Ln, Sioux Falls, SD 57108-2208
13690716 +EDI: MID8.COM Jan 28 2020 08:13:00 Midland Funding LLC, PO Box 2011,
Warren MI 48090-2011
13681838 +EDI: NFCU.COM Jan 28 2020 08:13:00 Navy Federal Cr Union, 820 Follin Ln Se,
Vienna, VA 22180-4907
13681840 +EDI: NFCU.COM Jan 28 2020 08:13:00 Navy Federal Credit Union, Po Box 3000,
Merrifield, VA 22119-3000
13681845 EDI: PRA.COM Jan 28 2020 08:13:00 Portfolio Recovery, Attn: Bankruptcy, Po Box 41067,
Norfolk, VA 23541
13731259 EDI: PRA.COM Jan 28 2020 08:13:00 Portfolio Recovery Associates, LLC, POB 41067,
Norfolk VA 23541
13744548 +EDI: JEFFERSONCAP.COM Jan 28 2020 08:13:00 Premier Bankcard, Llc,
c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
13744548 +E-mail/Text: JCAP_BNC_Notices@jcap.com Jan 28 2020 03:22:19 Premier Bankcard, Llc,
c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
13681847 +EDI: RMSC.COM Jan 28 2020 08:13:00 Synchrony Bank/Walmart, Attn: Bankruptcy,
Po Box 103104, Roswell, GA 30076-9104

TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14389271* Midland Funding, 2365 Northridge Dr, Ste 300, San Diego, CA 92108
13681839* +Navy Federal Cr Union, 820 Follin Ln Se, Vienna, VA 22180-4907
13681841* +Navy Federal Credit Union, Po Box 3000, Merrifield, VA 22119-3000
13681842* +Navy Federal Credit Union, Po Box 3000, Merrifield, VA 22119-3000
13681843* +Navy Federal Credit Union, Po Box 3000, Merrifield, VA 22119-3000
14389272* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery, Attn: Bankruptcy, PO Box 41067,
Norfolk, VA 23541)
13681846* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery, Attn: Bankruptcy, PO Box 41067,
Norfolk, VA 23541)
13767172* +TIMOTHY ZEARFOSS ESQ, 143-145 LONG LANE, UPPER DARBY PA 19082-3116

TOTALS: 0, * 8, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 29, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 27, 2020 at the address(es) listed below:

NICOLE B. LABLETTA on behalf of Creditor Navy Federal Credit Union nlabletta@pincuslaw.com,
brausch@pincuslaw.com
REBECCA ANN SOLARZ on behalf of Creditor Global Lending Services LLC bkgroup@kmlawgroup.com
TERRY P. DERSHAW td@ix.netcom.com, PA66@ecfcbis.com;7trustee@gmail.com
TIMOTHY ZEARFOSS on behalf of Debtor Dwayne Martinez Kirkland tzearfoss@aol.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com,
philaecf@gmail.com
WILLIAM EDWARD CRAIG on behalf of Creditor AmeriCredit Financial Services, Inc. dba GM
Financial ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com
TOTAL: 7

Information to identify the case:

Debtor 1	<u>Dwayne Martinez Kirkland</u>	Social Security number or ITIN	xxx-xx-2754
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u></u>	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 16-11293-elf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Dwayne Martinez Kirkland

1/27/20

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.